

EHB 3310 - S COMM AMD

By Committee on Health & Long-Term Care

ADOPTED AS AMENDED 03/03/06

1 Strike everything after the enacting clause and insert the
2 following:

3 "NEW SECTION. **Sec. 1.** A new section is added to chapter 48.20 RCW
4 to read as follows:

5 Any disability insurance contract that provides coverage for a
6 subscriber's dependent must offer the option of covering his or her
7 unmarried dependent: (1) Under the age of twenty-five; or (2) under
8 the age of thirty and a veteran, as defined in RCW 41.04.007,
9 regardless of whether the dependent is enrolled in an educational
10 institution.

11 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.21 RCW
12 to read as follows:

13 Any group disability insurance contract or blanket disability
14 insurance contract, except those entered into under RCW 41.05.075, that
15 provides coverage for a participating member's dependent must offer
16 each participating member the option of covering his or her unmarried
17 dependent: (1) Under the age of twenty-five; or (2) under the age of
18 thirty and a veteran, as defined in RCW 41.04.007, regardless of
19 whether the dependent is enrolled in an educational institution.

20 NEW SECTION. **Sec. 3.** A new section is added to chapter 48.44 RCW
21 to read as follows:

22 (1) Any individual health care service plan contract that provides
23 coverage for a subscriber's dependent must offer the option of covering
24 his or her unmarried dependent: (a) Under the age of twenty-five; or
25 (b) under the age of thirty and a veteran, as defined in RCW 41.04.007,
26 regardless of whether the dependent is enrolled in an educational
27 institution.

1 (2) Any group health care service plan contract, except those
2 entered into under RCW 41.05.075, that provides coverage for a
3 participating member's dependent must offer each participating member
4 the option of covering his or her unmarried dependent: (a) Under the
5 age of twenty-five; or (b) under the age of thirty and a veteran, as
6 defined in RCW 41.04.007, regardless of whether the dependent is
7 enrolled in an educational institution.

8 NEW SECTION. **Sec. 4.** A new section is added to chapter 48.46 RCW
9 to read as follows:

10 (1) Any individual health maintenance agreement that provides
11 coverage for a subscriber's dependent must offer the option of covering
12 his or her unmarried dependent: (a) Under the age of twenty-five; or
13 (b) under the age of thirty and a veteran, as defined in RCW 41.04.007,
14 regardless of whether the dependent is enrolled in an educational
15 institution.

16 (2) Any group health maintenance agreement, except those entered
17 into under RCW 41.05.075, that provides coverage for a participating
18 member's dependent must offer each participating member the option of
19 covering his or her unmarried dependent: (a) Under the age of
20 twenty-five; or (b) under the age of thirty and a veteran, as defined
21 in RCW 41.04.007, regardless of whether the dependent is enrolled in an
22 educational institution.

23 NEW SECTION. **Sec. 5.** By December 1, 2006, the insurance
24 commissioner, shall provide a report to the legislature to include:

25 (1) A listing of all coverage, service, administrative, and
26 provider requirements of all health carriers doing business in the
27 state of Washington. The requirements for both individual and group
28 markets should be listed. Requirements should include both statutory
29 and regulatory requirements. The report shall include an assessment of
30 the cost of each listed requirement and the impact that covering the
31 requirement has on the utilization of other health services, expressed
32 as a net premium cost or savings per member per month;

33 (2) A listing of all statutory and regulatory requirements of all
34 health carriers doing business in Washington that prohibit
35 discrimination between health care provider groups who deliver services
36 that are included in a health benefit plan. The report shall include

1 an assessment of the cost of each listed requirement and the impact
2 that covering the requirement has on the utilization of other health
3 services, expressed as a net premium cost or savings per member per
4 month;

5 (3) A listing of those coverage, service, administrative, and
6 provider requirements in the individual and group market that are not
7 requirements in at least twenty-six other states;

8 (4) An assessment of whether market demand has already resulted in
9 inclusion of a majority of these mandates or requirements in a
10 significant number of health benefit plans in states that do not have
11 the same requirements; and

12 (5) A listing of all health carriers doing business in the small
13 group market in Washington state and the number of plans available
14 compared to the number of carriers and plans available in other states.

15 NEW SECTION. **Sec. 6.** Sections 1 through 4 of this act take effect
16 January 1, 2007."

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17 On page 1, line 1 of the title, after "requirements;" strike the
18 remainder of the title and insert "adding a new section to chapter
19 48.20 RCW; adding a new section to chapter 48.21 RCW; adding a new
20 section to chapter 48.44 RCW; adding a new section to chapter 48.46
21 RCW; creating a new section; and providing an effective date."

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